



Page 1

United States Bankruptcy Court
District of New Jersey -- TRENTON

Caption in Compliance with D. N.J. LBR 9004-

Nicholas Fitzgerald Esq./NF 6129
Fitzgerald & Associates, P.C.
649 Newark Avenue
Jersey City, NJ 07306-2303
(201) 435-7372
Attorney for Debtor

Order Filed on July 26, 2023
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY --- TRENTON
-----X

In re:
Richard T. Drude

Case No: 19-19333-MBK

CHAPTER 13

Hon. Michael B. Kaplan
U.S.B.J.

Debtor
-----X

ORDER RE-OPENING THE DEBTOR'S CHAPTER 13 CASE FOR THE LIMITED
PURPOSE OF PERMITTING THE LATE FILING OF THE DEBTOR'S CERTIFICATION
IN SUPPORT OF DISCHARGE AND DIRECTING THE ISSUANCE OF A DISCHARGE
TO THE DEBTOR AND FOR THE IMMEDIATE RE-CLOSING OF THE CASE

The relief set forth on the following pages, numbered two (2)
through three (3) is hereby **ORDERED**.

DATED: July 26, 2023

A handwritten signature of Michael B. Kaplan in black ink, written over a horizontal line.
Honorable Michael B. Kaplan
United States Bankruptcy Judge

Page 2

Debtor: Richard T. Drude

Case No. 19-19333-MBK

Caption: ORDER RE-OPENING THE DEBTOR'S CHAPTER 13 CASE FOR THE LIMITED PURPOSE OF PERMITTING THE LATE FILING OF THE DEBTOR'S CERTIFICATION IN SUPPORT OF DISCHARGE AND DIRECTING THE ISSUANCE OF A DISCHARGE TO THE DEBTOR AND FOR THE IMMEDIATE RE-CLOSING OF THE CASE

THIS MATTER having been opened to the Court by Nicholas Fitzgerald, the debtor's counsel, upon the debtor's Motion for the re-opening of the debtor's Chapter 13 case for the limited purpose of permitting the debtor to late file his Certification in Support of Discharge and to compel the issuance of a discharge to the debtor; with the grounds for the motion compelling the issuance of a discharge being that the debtor did now sign his Certification in Support of Discharge; and it having been shown that the debtor did now complete his Certification in Support of Discharge; and good and sufficient cause appearing therefrom for the entry of this Order;

It is

ORDERED, that the debtor's Chapter 13 case is hereby re-opened for the limited purposes of permitting the debtor to late file his Certification in Support of Discharge; and it is further

ORDERED, that the debtor be and hereby is permitted to late

Page 3

Debtor: Richard T. Drude

Case No. 19-19333-MBK

Caption: ORDER RE-OPENING THE DEBTOR'S CHAPTER 13 CASE FOR THE LIMITED PURPOSE OF PERMITTING THE LATE FILING OF THE DEBTOR'S CERTIFICATION IN SUPPORT OF DISCHARGE AND DIRECTING THE ISSUANCE OF A DISCHARGE TO THE DEBTOR AND FOR THE IMMEDIATE RE-CLOSING OF THE CASE

file his Certification in Support of Discharge; and it is further

ORDERED, that a trustee shall not be reappointed to this case; and it is further

ORDERED, that appropriate official within the Bankruptcy Court Clerk's Office shall review the bankruptcy case for entry of a standard discharge and for the issuance of a standard discharge certificate, if appropriate; and it is further

ORDERED, that after the filing of the certificate of debtor education and after the appropriate official within the Bankruptcy Court Clerk's Office has reviewed the bankruptcy case for entry of a standard discharge and after the issuance of a standard discharge certificate, if appropriate, that the case shall be immediately re-closed.

In re:
Richard T Drude
Debtor

Case No. 19-19333-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Jul 26, 2023

User: admin
Form ID: pdf903

Page 1 of 2
Total Noticed: 2

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 28, 2023:

Recip ID	Recipient Name and Address
db	+ Richard T Drude, 9 Forest Park Terrace, Monroe Township, NJ 08831-8508
aty	+ Nicholas Fitzgerald, Fitzgerald and Associates, 649 Newark Avenue, Jersey City, NJ 07306-2341

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 28, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 26, 2023 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor CENLAR FSB dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Loss Mitigation CITIZENS FINANCIAL/FRANKLIN AMEREICAN MORTGAGE dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor Citizens Bank N.A. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
James J. Fitzpatrick	

District/off: 0312-3

User: admin

Page 2 of 2

Date Rcvd: Jul 26, 2023

Form ID: pdf903

Total Noticed: 2

on behalf of Debtor Richard T Drude jfitzpatrick@lsnj.org
nadiafinancial@gmail.com;jfitzpatrick@fitzgeraldcrouchlaw.com;fitz2law@gmail.com

John R. Morton, Jr.

on behalf of Creditor Americredit Financial Services Inc., d/b/a GM Financial ecfmail@mortoncraig.com,
mortoncraigecf@gmail.com

Kevin Gordon McDonald

on behalf of Creditor Citizens Bank N.A. kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com

Marguerite Mounier-Wells

on behalf of Debtor Richard T Drude marguerite.wells@live.com mwells@fitzgeraldcrouchlaw.com;Fitz2Law@gmail.com

Martin C. Latinsky

on behalf of Debtor Richard T Drude mlatin56@gmail.com latinskyfitzlaw@gmail.com

Nicholas Fitzgerald

on behalf of Debtor Richard T Drude fitz2law@gmail.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 12